different kinds of insects, and more

A SNAKE KILLER THAT

The Implement Co.

ARE HEADQUARTERS FOR

Poultry Netting

Farm Implements

in the South. Whatever you need, get our prices before

We carry one of the largest

Fencing,

Roofing,

ADVANCING PRICES SHOW IMPROVED CONDITIONS

Lists of Bonds, Notes and

PROBLEMS ARE BEING SOLVED

Obstacles That Seemed Insurmountable Ten Days Ago Now Are Vanishing—Improvement in Sentiment Noticeable Throughout Country.

BY BROADAN WALL.

New York, October 31.—Advancing prices throughout the dists of bonds, notes and stocks effectively mark the improved conditions in the financial situation that have taken place during the past week. Problems that appeared unsolvable ten days ago are rapidly finding solutions. To-day's bank are rapidly finding solutions. To-day's bank statement added \$6,00,000 to the surplus reserve and a threatened piethora of money has strimulated the demand for securities. Short-term notes were more active during the week than in any period since the closing of the exchange. Prices have advanced sharply, and the demand is greater than the supply for the six-month maturities. BUSINESS DEVELOPED
BY AGENTS OF BROKERS
BY AGENTS OF BROKERS

BUSINESS DEVELOFED

By AGENTS OF BROKERS

Bondbrokers who sent sales agents throughout the country have been gratified by the
amount of business developed, and local
dealers report heavy trading by executors
and trustees of estates. Fire insurance companies have appeared as buyers for their
annual reinventment, and the daily turnover
of "over the counter" dealings and trades
through the clearing-house has aggregated
\$2,00,00 a day.

This improvement has invoked a discussion regarding the advisability of removing
all restrictions on bond trades. There is
some doubt, however, as to the wisdom of
this until New York brokers can be assured
that foreign liquidation will not swamp our
market and melt the growing demand.
Improvement in sentiment extended to the
outside market for stocks, and resulted in
the cancellating of selling orders and an
advance of from 193 points in prices for
the feading issues.

With the return of confidence the necessity
for the outside market is rapidly disappearing, and trades were in requeed volume at
the end of the week. Amaigamated Copper
advanced to il bid; Steel common sold above
di; Southern Pacific changed hands at 774,
while Northern Pacific was easier at 936.

The problem of digesting the sales of foreiga stocks that were made here before the
exchange closed in July is being quietly
solved by steady shipments of stocks to
New York that are gradually taken up to
the lenders. While this process is slow it
is working out to the striction of every
one without special discomitor to the Sireet.

FIND IT EASY TO CONVERT

CALL INTO TIME LOANS

FIND IT EASY TO CONVERT CALL INTO TIME LOANS

Stockbrokers found it easy in many cases last week to convert their call loans into time loans for periods of four to six months at the rate of 5 per cent. This is steadily decreasing the demand ror call money, and the prediction of the bankers that call funds would be a drug on the market is in a fair way of realization.

Stock Exchange officials are not yet ready to discuss plans for the resumption of public trading, but the demand from the outside grows more insistent, and many plans are offered to relieve the present deadlock. Among bankers there is a strong opinion that nothing will be done without the samilion of the Federal reserve officials, who are now in close touch with representatives of the English government, who will dictate the reopening of the London Stock Exchange.

Weekly Cotton Goods Review.

Weekly Cotton Goods Review.

New York, October 31.—Trading in cotton goods has improved during the week. Values on gray goods are stronger and higher. Substantial contracts have been made for deliveries of goods to extend through the first half of the year. Jobbers are buying very molerately of staples as yet, but the manufacturing trades have been more active. Prices of some times of wide print cloths are up \(\) to a yard from the externe low points, and mitis generally are not ready yet to do business on the present level to the extent that buyers want. Sheetings are low and quiet.

There is an improvement in export demand. Wide financiettes for the cutting trades have been revised on a basis of \(\frac{1}{16} \text{c} \) to \(\frac{1}{16} \text{c} \) in the considerable delay in revising colored tottons because of the inability to secure dyestuffs. Bleached cottons, unbranded, are sciling on a basis of \(\frac{1}{16} \text{c} \) for the fing hams are unchanged. ged.

f. while more or less nominal on the end, are as follows: print cloths. 64x64s, 3c; 64x03s, 25c; 35t;-inch 64x64s, own sheetings, Southern standards, d fc; denims, 9-oz, 13*ac; tickings, ic; standard prints, 55c; staple ging-65xc; dress ginghams, 95c.

New York, October 31.—Close: Mercantile paper, 6654. Sterling exchange, firm: sixty-day bills, \$4.875; for cables, \$4.91; for demand, \$4.900. Bar siter, \$54. Exchanges, \$215,935,644; balances, \$12,272.95. Exchanges for the week, \$1,212,90,147; balances, \$71,453,496.

COTTON MARKETS.

New York, October 31.—Official announcement was made by the conference committee of the New York Cotton Exchange today that, subject only to approval by the court of the present proposed disposition of the unliquidated contracts with Pell & Co., the syndicate plans had been perfected. Members will be asked to appear in the near future and submit to the committee final figures as to the number of bales they will turn into the corporation at 2 cents. A good deal remains to be disposed of, but it is believed that an early reopening is now assured. It was also announced that the ballot price in New York remains at 8 cents, notwithstanding the reduction of Liverpool prices to 4.50d. Spot markets were generally firm and nigher, with an increased demand reported, and December on the curb here was quoted at 7.50 to 7.55, or the highest price in some time.

MARKET.	UN
Chickens, choice, small, ib. @ Chickens, choice, small, ib. 12 Q Chickens, large, ib. 12 Q Q Chickens, large, ib. 13 Q Q Chickens, cach. 20 Q Q Q Q Q Q Q Q Q	13 13 12 35 60 60
EGGS-Crated. In crates, near-by, fresh, doz	13
Guinea eggs, doz	27 20
Family, choice, fresh. ib 20 @ Merchants, fair, ib @	181/4
LIVE STOCK. Veals, choice to fancy, lb	1014
Calves runners. lb. 9 Sheep, fat. lb. 4 Lambs. lb. 749 Cattle, fair to prime, lb. 5 M Rogs, lb. 4	41/4 8 51/4
COUNTRY-CURED BACON. Hams, well-smoked, small, lb.: 22 @	23
Hams, well smoked, large, lb. 13 @ Sides, well smoked, lb. 14 @ Shoulders, well smoked, lb. 14 @ H1DES.	20 15 15
Dry flint, ib. @ Dry salt, ib. @ Green, salt, ib. @ Green, daymaged, per ib. 6 Green, daymaged, per ib. 6	24 22 15 13 8
Tallow	29

Chicago, October 31.—Big-receipts at primary points made wheat fall back to-day, after an early advance. The close was nervous, at 4c under last night. Corn finished unchanged to 4c down; oats, off 46%c, and provisions varying from 10c decline to a rise of 5c. Leading futures ranged as follows:
Open High Low Close

December 69% 69% May 71% 71% ember 1955 1936 1856 i ORK-Per bbi. 2576 5276 January 18.90 18.92 18.85 18.85 May 19.12 19.12 19.17 19.10 AKO-Fer 100 lbs Akto-Fer in its Cottober ... 19.75 19.72 19.79 19.72 November ... 19.75 19.77

RICHMOND GRAIN MARKET.

WhEAT-ca Lots	ber	31,	1911.	1
No. 2 red. Western		11	1.16	
No. 3 red. Virginia	1.10	883	1.08	
CORN-Car Lots.	5.5			
No. 3 white		61 61 61	8114	
OATS-Car Lots. No. 2 mixed	84	9	55	
No. 2 mixed No. 2 white No. 3 white	61	200	50 52%	
RYE-Car Lots.	55	u	65	
No. 2 rye	91	888	97	

BICHMOND HAT MARKET	•	
Richmond, Va., October 3	1	1914.
Following are the quotations on th	**	Rich.
mond Hay Exchange:		
No. 1 timothy	61	15.00
No. 7 timothy	50	17.50
No. 3 timothy 1 Light clover, inixed 17.90 No. clover, mixed 11.90 No. 2 clover, mixed 14.09	60	15.00
Light classes introd	20	10.00
No olover mixed 1700	44	40.00
No. Clover, mixed	40	** **
No. 2 clover, mixed 11.00	44	10.00
No. 1 cloverNo	m	mai.
No. 2 cloverNo	m	inal.
Sample hayNo	m	mal.
STRAW-Compressed Loose-pressed, large bales	30	3.00
Loose-pressed, large bales	40	10.50
MILLFEED-		
Shipstuff, winter	51	28 00
Bran, winter	de	25.09
Shipstuff. spring 24.60	m	
Brownstuff, spring		21.00
monnetan, spring	40	21.00
CATTLE MARKETS.		
CALLES MARKETS.		

RICHMOND LIVE STOCK MARKET. (Sules at Union Stock Yards.)

Richmond, Va., October 31, 1914, stock report for the week ending r 26, 1914; October 26, 1914:
Best steers, 1½ to 8; medium to good, 6% to 7%; common to fair, 5½ to 6; best helfers, 5 to 6½; medium to good, 5½ to 6; common to fair, 1½ to 5; best cows, 5½ to 5%; medium to good, 4½ to 5; common to fair, 1 to 4½ best oven, 5 to 6½; common to fair, 1 to 5½; best heavy bulls, 5½ to 6½; light, 5 to 5½; veals, 5 to 5½; dicks, 5 to 6½; cows and caiver, 430 to 555 per head; best hogs, 7½ to 5; sows and stags, 5 to 7; best sheep, 4½ to 5; medium to good, 3½ to 4½; common to fair, 2 to 3½; lambs, 7 to 8.

Chicago. October 31.—Hogs, steady; bulk of sales, \$7.3937.55; light, \$7.3937.69; mixed, \$7.3937.65; heavy, \$7.1937.65; rough, \$7.29; pigs, \$1.23916.55; heavy, \$7.29; pigs, \$1.23916.55; cattle-Receipts steady; beeves, \$5.50451.100; steers, \$5.55435.40; stockers, \$5.20451.50; cows and helfers, \$3.69451.20; calves, \$7.393510.50. Sheep, atrong; sheep, \$5.25435.25; yearlings, \$5.0937.00; lambs, \$5.59375.25; yearlings, \$5.09375.00; lambs, \$5.09375.25; yearlings, \$5.09375.25; yearlin

MISCELLANEOUS MARKETS.

PETERSBURG PEANUT MARKET. Reported by Rodgers, Plummer & Co., Inc.)
Petersburg, Va., October 31.—Peanuts—
Spanish-Market quiet; no buyers, Virginias
—Farmers' stock, fancy Jumbo, 3%c per lb.;
farmers stock, fancy hand-picked, 3%c to
3%c per lb.; extra prime, 3 1-3c per lb.;
machine-picked, 3%c to 3%c per lb.

New York, October 21.—Cotton goods were strong to-day. Yarns were steady. Linens were firm and quiet. Burlaps were steady. Underwear and hoslery for spot shipment, were in better demand.

Savannah, Ga., October 31.—Turpentine, nominal; 45½; no sales; receipts, 536 cusks; shipments, 75 casks; stocks, 25,126 casks. Rosin, nominal; no sales; receipts, 1,167 barreis; shipments, 3,747 barreis; stocks, 111,425 barreis, Quotations unchanged.

FRANCE MAKES BID

[Special to The Times-Dispatch.] Chicago, October 31.—One of the features demand reported, and December on the litighest price in some time.

New Oricans, October 31.—Cotton had strong tone to-day for the first time at months. This was due chiefly to the advance of 3-16 of a cent in Dalias spot quotation's founding out a week of important Litight of the first time at a strong tone to-day for the first time at months. This was due chiefly to the advance of 3-16 of a cent in Dalias spot quotation's founding out a week of important Litight of the first time at 1.00 and little offered. One saie at 7.49 was reported to 7.45 bid, with holders the litight of 7.45 bid with holders the litight of 7.45 b

Weekly Bank Statement.

Weekly Bank Statement.

New York, October 31.—The statement of the average condition of clearing-house hanks and trust companies for the week shows that they hold \$1,914.939 reserve in excess of legal requirements. This is an increase of \$6,561,390 over last week. The statement follows:

Average condition:

Loans, \$2,157.25,1990: decrease, \$3,238.000.

Specie, \$315,033,090: increase, \$4,758.000.

Legal tenders, \$193,297.000; increase, \$1,559,000.

Net deposits, \$1,059.683,090: decrease, \$1,250.000.

Circulation, \$12,234.000; decrease, \$1,250.000.

Banks' cash reserve in vault, \$381,564,000.

Trust companies' cash reserve in vault, \$56,486,000.

Aggregate cash reserve, \$448,350,000. Excess lawful reserve, \$14,914,959; increase, Excess lawful reserve, \$14,914,959; increase, \$6,434,330.
Trust companies' reserve with clearing-house members carrying 25 per cent reserve, \$58,335,090.

\$58,388,000.
Summary of State banks and trust companies in Greater New York not included in clearing-house statement:
Loans and investments, \$56,829,690; increase, \$177,900.

SOME HAWKS AND HAWKS; KINDS TO BE CONSIDERED

Should Be Given Protection; Others Should Be Shot on the Spot.

THOSE THAT SHOULD BE KILLED

Others That Should Be Protected as Are the Game Birds-Country Boys With Handy Guns Should Learn Hawkology.

Dr. H. W. Henshaw writes interestingly on the hawk subject; a subject intensely interesting to rural Virginians and other Southern folks. He says:

The cufrent idea in relation to hawks is erroneous. These birds are generally classed as thieves and robbers, whereas a large majority of them are the farmer's friends and spend the greater part of their long lives in pursuit of injurious insects and rodents.

St is commonly called, is one-of the best known of all our birds of pread economic importance. Its habit of sitting on some prominent limb or pole in the open, or flying with measured wing beat over prairies and sparsely wooded areas on the lookout for its favorite prey, causes it to be noticed by the most indifferent observer. Although not as omnivorous as the redshouldered hawk, it feeds on a variety of food, as small mammals, snakes, frogs, insects, birds, crawfish, centipedes, and even carrion. In regions where rattlesnakes abound it destroys considerable numbers of the reptiles. Although it feeds to a certain extent on poultry and birds, it is, nevertheless, entitled to general protection on account of the insistent warfare it wages against field mice and other small rodents and insects that are so destructive to young overlards. WHOLESALE QUOTATIONS ON CHANGE of their long lives in pursuit of in-jurious insects and rodents.



Nighthawk.

The notable increase of noxious ro consequent damage to crops are due in



destroyed them and aided in keeping ing:
Thread Mills Company, Spray, N. C., wil! construct steam power plant to cost \$150,000.
Tatom Carburetor Company, Atlanta, Ga., was incorporated with capital stock of \$100,000 to manufacture carburators. injurious, and the bulk of the dept-dations on birds and chickens charg-dations on birds and chickens charg-



sharp-shinned hawk, and the goshawk.

shurg. Va. October 31.—Peanuts—
h-Market quiet: no buyers. Virginias iters' stock. tancy Jumbo, 3%c per ib.:
'S' stock. fafity hand-picked, 3%c to for ib.; extra prime. 3 1-3c per ib.:
'COTTON GOODS MARKETS.

York. October 31.—Cotton goods were to-day. Yarns were steady. Linens firm and quiet. Burlaps were steady wear and hosiery for spot shipment in better demand.

NAVAL STORES.

nnah. Ga., October 31.—Turpentine. al; 15½; no sales; receipts, 536 casks; nominal; no sales; receipts, 536 casks; nominal; no sales; receipts, 536 casks; nominal; no sales; receipts, 536 casks; ents, 76 casks; stocks, 20,126 casks; nominal; no sales; receipts, 536 casks; hominal; no sales; hominal; h try yards and game coverts favorably Price Is Satisfactory, but Conditions Attached Situated for this style of hunting.

REQUIRE PROTECTION FOR Chicago, October 31.-One of the features of the wheat market of Chicago to-day was bil that was received here from France poorwill. The latter lives in wooda bid that was received here from France for a line of 5,000,000 bushels of this grain for delivery to Gulf ports and to clear from there during this month. The price bid was reported as quite satisfactory to holders, but the conditions attached to it prevented the closing of the sale. It is said that the bookings from Gulf ports for November are already close to the capacity of those markets, and for this reason it was believed to be advisable to refuse the business offered. The French government has estable and is chiefly nocturnal. The nighthawk often flies by day, when distinguishing. The distinguishing. The distinguishing and its nighthawk as the birds gracefully close to the capacity of those markets, and for this reason it was believed to be advisable to refuse the business offered. The French government has estable and is chiefly nocturnal. The nighthawk often flies by day, when distinguishing. The distinguishing and its nighthawk often flies by day, when distinguishing. The distinguishing and its skillful evolution of a company of nighthawks as the birds gracefully cleave the air in intersecting circles is a sight to be remembered. So expect the proposal and is chiefly nocturnal. The nighthawk often flies by day, when the white bar across the wing and its nighthawk often flies by day, when the white bar across the wing and its skillful evolution of a company of nighthawks as the birds gracefully cleave the air in intersecting circles is a sight to be remembered. So expect are they on the wing that no ingent are distinguishing. The distinguishing the white bar across the wing and its nighthawk often flies by day, when the white bar across the wing and its nighthawk as the birds gracefully in the papers that agents of European in the papers th ease. Unfortunately, their orratic has come to the industrial editor, flight tempts men to use them for tar-Here it is: gets, and this inexcusable practice is "This is a matter that directly conseriously diminishing their numbers, cerns the farmers of the South

among the number.

We Have Seen

A good many people lately, who were worried about their investments. A few ladies were

But we have seen no one worried who has

his money invested at 6 per cent, secured by first mortgage on real estate at half its value.

This is the kind of investment we handle.

Virginia Trust Co.

'The Safe Executor."

RICHMOND, VA.

Our Own Resources - - - - \$2,700,000

Investments Held in Trust - - \$5,000,000

Established 1892.

with capital stock of \$25,000 to manufacture chairs and tables.

Texas City Cotton Manufacturing Company, Texas City, Tex., was incorporated with authorized capital stock of \$500,000: plans to build mill for production of cotton goods.

Cannon Manufacturing Company, Kannapolis, N. C., will build addition to card-room, 100x30 feet.

Lanett Cotton Mills, West Point, Ga, will expend about \$50,000 for addition and the country of the country will expend about \$50,000 for additional equipment to include thirty-eight cards with complement of draw-

acres of coal land near Richardson,

INDUSTRIAL PROGRESS;

arburetors.

DOINGS DOWN IN DIXIE

ing and roving frames. VIEWS AND NEAR VIEWS; HINTS AND SUGGESTIONS (Continued from Second Page.) get the bulk of this business, as such do

Therefore, be a salesman in spirit. No man can be a salesman and a pessimist at the same time. Every expression from every Southern man and every Southern community should be vibrant with courage, determination, hope. There are some blotches here and there, to be sure, but quit making a public exhibition of the sores. Show the sound

Advertise your activities.

which is deplorable, since no birds are account of the great destruction of more useful. This species makes no horses that is now going on in Europe, nest, but lays its two spotted eggs on we may look forward to an active dethe bare ground, sometimes on the gravel roof of the city house. The and for some time after the restoration nighthawk is a voracious feeder, and is of peace. The natural effect of this almost exclusively insectivorous. Some



BALTIMORE, October 31.—Among the many Southern industrial and other developmental enterprises re-ported in this week's issue of the Manufacturers Record are the followand this emphasizes the importance to the farmers of the South of raising their own draft animals and not buying so many horses and mules from the West as heretofore."

. It has been discovered in the investi-gation of farm wage rates in all parts of the country, and for various lines of agricultural production, that the general fundamental fact is that the higher rates of wages in any community are sustained by the more intensive agri-

East Kentucky Coal Company, Chicago, Ill, was incorporated with capital stock of \$100,000 to manufacture A poultry enthusiast and a patriot writes for me this siggestion:
"Do not fail to keep the hens supplied with a box of dust. Place it where the sun's rays will strike it, and watch them enjoy getting it among their feathers. It ought to be renewed at least every week." East Kentucky Coal Company, Chicago, Ill., was incorporated with capital stock of \$500,000 to develop 3,851 Hanes Chair and Table Company,

Mocksville, N. C., was incorporated with capital stock of \$25,000 to manu-Mrs. T. M. H. writes: "May I offer in your Views and Near Views Column

in your Views and Near Views Column just a little hint:
"Wandering Jew, climbing nasturtiums, German ivy, ground pine and several other plants, will grow very satisfactorily if the branches are cut and placed in water. They make novel show plants for the winter window garden." garden.'

It is urged that the stopping of the market sale of game birds will restore them in large numbers within half a dozen years. Most of the Middle West States, taking the idea from Virginia and North Carolina, prohibit the sale of game. Nearly all the Western States have laws protecting all or part of the game birds. Virginia set the pace in the matter of making laws, but the Western States are beating her in the matter of enforcing the law.

THE GREAT TOBACCO TRADE; BRIGHTER DAY IS DAWNING

(Continued from Second Page. are very scarce, especially as to tobacco of high color. Good "meaty" mahogany to-baccos are in fairly good supply, but the common predominates. On the whole, prices are considered to be good, and little or no expression is heard of dissatisfaction, as the crop is recognized as an inferior one as compared with last year, and the prospects

"Rainy Day" Resources

When the proverbial "rainy day" arrives-there's a heap o' comfort in a snug little bank account. Start it now-this very day-a dollar will do it here.

BROADWAY NATIONAL BANK

Fifteenth and Main Streets. Richmond, Va. Capital, \$200,000.

ALMOST **EVERYONE**

Is possessed of highlyprized personal articles. They are not safe at home, and it's a poor time to realize this after burglary or fire. Our Safe Deposit Boxes afford absolute protection to their contents.

> **FIRST** NATIONAL BANK

Ninth and Main, Capital and Surplus, \$3,000,000.00.

of disposing of purchases are by no means flattering from a buyer's standpoint. Low grade tobaccos look cheap as compared with last year's prices, but the larger proportion of these and the closing of several of the markets which take considerable quantities of them make prospects for disposing of low grades rather gloomy for the time being at least. Some of the large companies are large buyers, while several of them, who usually take a big proportion of the offerings, are more or less indifferent. 'Some of the dealers are quite free buyers, and nearly all of them are on the market to some extent.

extent.

The farmers show every disposition to sell the crop promptly, and whenever the weather is suitable and the roads in good condition large receipts are looked for as long as present prives are maintained.

Kenbridge Market.
[Special to The Times-Disputch.]
KENRRIDGE, VA. October 32.—Offerings
of bright tolacco on the Kenbridge market
nis week totaled 118,311 pennds. The batter
trades trought very satisfactory prices,
aight sait, owin to unlaystable weather
or marketing crop.

Chase City Tobacco Report.

[Special to The Times-Dispatch.]

CHASE CITY, VA., October 3i.—Notwithstanding the supposed shortness of crop
throughout the tobacco-growing belt, it is
confidently believed that as much, if not
more, tobacco will be sold here this year
than last. This in no small measure is due
to the fact that the farmers were so well
pleased with the prices received here last
season and that a large score of territory
adjacent to Chase City is reached by improveo roads.

The month of October, which was not expected to be a large month, considering the
lateness of the crop, has exceeded the expectations of the most hopeful. Each week
has shown a considerable increase over the
preceding until the total of 99,009 pounds has
been sold.

Prices are not yet up to last season's, but Chase City Tobacco Report

Special bargains in Farm Wagons and Buggies. Best Makes. The Implement Co. 1302 Main Street.

HAVE YOU HEARD **ABOUT SUSSEX?**

Of course, Sussex County, down in the Peanut Region of Old Virginia is meant.

Climate salubrious; finest in the world, being free from extreme cold of North, and the extreme heat of the South, and from the blizzards of the West. Less than sixty miles from Atlantic Ocean. Finest timber lands in Virginia. Finest farming lands, trucking lands, being especially attractive.

Have you heard of Waverly, the largest town in the county, with two railway lines and competing freight rates? Sussex County, especially that part around Waverly, offers inducements to intensive farmers. Waverly offers inducements to new enterprises, especially of the woodworking kind. For information, address

ROBERT W. ARNOLD, Mayor and Chairman of Publicity Committee; H. A. GRAY, President Town Council.

Bright Tobacco Lands of Lunenburg County, in the New Bright Tobacco Belt

And they are just as good and a little better. The Bright Tobacco Market at Kenbridge is full of buyers, and offers Big Inducements to Bright Tobacco Makers. The European War scare has not hurt the Kenbridge market, or the Bright Tobacco Lands of Lunenburg.

For further information write to the

Virginian Realty Company, Inc.

CARL T. RIPBERGER, General Manager.

676 Acres of Kighly Improved Land

net wire on cedar post; several miles of fencing running through farm of like kind. Three nice dwellings; well situated; all containing six rooms with two halls; seven barns, large stable and many outbuildings. Seven tennant houses; 150 acres lowland, now in excellent grazing condition; 350 acres in fine lot lands. This farm is considered the finest stock farm in the county; also one of the best bright tobacco farms. Well watered and plenty of wood and timber. This farm can be bought for a reasonable price—one-fourth cash, rest in one, two and three years. Apply.

VIRGINIAN-SEABOARD REALTY CO.

ALBERTA, VIRGINIA.

HENRY S. HUTZLER & CO. BANKERS IN ALL LINES OF GENERAL BANKING. INTEREST ALLOWED ON SAVINGS ACCOUNTS.

Your Dollar in This Bank

Is worth several dollars in your pocket. Money in this bank works for you, and you run no risk of losing it, which you do when you carry it with you. Open an account with us, you will not regret it.

<u>RICHMOND BANK AND TRUST</u>

Northwest Corner Eleventh and Main Streets.

The Law of Wills

Descent and Distribution, is one of the most important branches of jurisprudence. The first Statute of Wills (1540 A. D.) was enacted in response to public sentiment to remove feudal restraints upon devising lands. More than one hundred years passed before the statute was broadened to include all lands.

The modern trust company is a product of the new freedom of the people.

Exercise your right to make your will, and take advantage of the service offered by

OLD DOMINION TRUST CO.

9th and Main Sts., Richmond, Va.

Strongest Trust Co. in the South Atlantic States

THE THE PROPERTY OF THE PROPER